

United States Bankruptcy Court
District of Puerto Rico

IN RE:Case No. 07-05656 BKTPAGAN OQUENDO, FERDINANDChapter 13

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, FERDINAND PAGAN OQUENDO _____ the debtor in the above-styled case, hereby certify
 (Printed Name of Debtor)

that on August 5, 2008 (Date), I completed an instructional course in personal financial management provided by

Consumer Credit Counseling Service of PR, Inc. _____ an approved personal financial management provider.
 (Name of Provider)

Certificate No. (if any): 03605-PR-DE-004601510 _____

I, _____ the debtor in the above-styled case, hereby certify
 (Printed Name of Debtor)

that no personal financial management course is required because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ FERDINAND PAGAN OQUENDO

Date: August 7, 2008

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03605-PR-DE-004601510

Bankruptcy Case Number: 07-05656

CERTIFICATE OF DEBTOR EDUCATION

I certify that on August 5, 2008, at 9:18 o'clock AM AST,
FERDINAND PAGAN OQUENDO completed a course on personal financial
management given in person by
Consumer Credit Counseling Service of PR, Inc.,
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of Puerto Rico.

Date: August 5, 2008

By /s/Dafne Cruz



Name Dafne Cruz

Title Counselor

United States Bankruptcy Court
District of Puerto Rico

IN RE:Case No. 07-05656 BKTDELGADO MONTES, CARMEN LChapter 13

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, CARMEN L DELGADO MONTES _____ the debtor in the above-styled case, hereby certify
 (Printed Name of Debtor)

that on August 5, 2008 (Date), I completed an instructional course in personal financial management provided by

Consumer Credit Counseling Service of PR, Inc. _____ an approved personal financial management provider.
 (Name of Provider)

Certificate No. (if any): 03605-PR-DE-004602908

I, _____ the debtor in the above-styled case, hereby certify
 (Printed Name of Debtor)

that no personal financial management course is required because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- Active military duty in a military combat zone; or
- Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ CARMEN L DELGADO MONTES

Date: August 7, 2008

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03605-PR-DE-004602908

Bankruptcy Case Number: 07-05656

CERTIFICATE OF DEBTOR EDUCATION

I certify that on August 5, 2008, at 11:23 o'clock AM AST,

CARMEN L. DELGADO MONTES completed a course on personal financial management given in person by

Consumer Credit Counseling Service of PR, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: August 5, 2008 By /s/Dafne Cruz

Name Dafne Cruz

Title Counselor